

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF

ADELICIA MELENDEZ BURGOS
Debtor

First Leasing & Rental Corporation
Movant

CASE NO: 16-03855 (BKT)

CHAPTER 13

AMENDED OBJECTION PLAN CONFIRMATION & REQUEST OF DISMISSAL

TO THE HONORABLE COURT:

Comes now **FIRST LEASING & RENTAL CORPORATION** through its undersigned counsel and respectfully alleges and prays:

I. INTRODUCTION.

1- The jurisdiction of the Honorable Court is ascertain under Title 28 USC§1334, Title 28 USC §157, Title 11 USC §365 on Promptly Cure of Arrears and Assurance of Future Performance and 11 USC §1325 (a) (3) on Good Faith.

II. FACTS.

2- Movants standing is ascertain as it filed on July 5, 2016, two (2) unsecured pertaining to two (2) personal leases: one, under claim no 3 for amount of \$31,740.00 under account no 6232, and another under claim no 4 for the amount of \$22,992.00 under account no 6234. See, Clm. 3 and 4.

3- Debtor(s) filed a petition under Chapter 13 of the Bankruptcy Code on May 13, 2016. The case was confirmed on October 3, 2016. Upon the filing of a relief from stay by Movant on July 12, 2018; Debtor filed a reply and a Post Confirmation plan dated August 10, 2018. The PCM plan provides for the surrender of the personal lease under claim 4 in the amount of \$22,992.00 under account 6234; and for the payment of the post petition arrears under claim 3 for the amount of \$31,740.00 under account, with post – petition arrears in the amount of \$4,069.15, which contrary to the initial objection under Bkey Dck 56 will be paid immediately starting next week in the month of September 2018 and will be paid on March 19, 2019. Nevertheless, as per claim no 4 in relation of which the PCM plan dated August 10, 2018 provides for the surrender of the collateral: - please see Part 3 on Treatment of Secured Claims at Sub-Part 3.5 on Surrender of Collateral, the DEBTOR still HAS NOT SURRENDER the COLLATERAL. And, claim no 4 remains in arrears for NINE (9) POST – PETITIONS, with the total amount in arrears of \$ 4,526.56. Furthermore, the PCM Plan dated August 10, 2018 DOES NOT PROVIDE under Part 6: on Executory Contracts and Unexpired Leases for the REJECTION of the LEASE under claim no 4. See, Bkey Dck 1, 11, 17 and 50. Also see, Attachment A, B and C.

4- On March 31, 2016, Ms. Adelia Melendez Burgos, with residence in Altos de la Fuente, E2 Street 2, Caguas, Puerto Rico 00725, *of her own free, conscious, and intelligent will consent to a binding contract with First Leasing & Rental Corp.*, consistent in a Lease Agreement for the rental and use of the

auto. Puig Brutau, *Fundamentos del Derecho Civil, Chapter III on Los Vicios del Consentimiento*, Ed. Bosh, Barcelona, Text II, Vol. I, 1978. See, Clm. Reg. 3.

5- Paragraph 19, sub paragraphs (a) and (b) it is clearly established:

- (a) “Este es un contrato de arrendamiento y no una compraventa. Cada unidad pertenece exclusivamente al arrendador. ...
- (b) Sin el consentimiento escrito del Arrendador, el Arrendatario no cederá, transferirá, hipotecará, dará en prenda o de otro modo dispondrá de este Arrendamiento o cualquier interés o derecho del mismo, ni sub-arrendará, prestará o alquilará de forma alguna cualquier Unidad; además el Arrendatario notificará por escrito al Arrendador inmediatamente de cualquier cambio significativo en su titularidad o disposición de sus activos aunque no esté contemplándose un cesión del Arrendatario...

6- If the terms of a contract are clear and leave no doubt as to the intentions of the contracting parties, the literal sense of its stipulations shall prevail. *Title 31 PRLA §3471*

7- Now, as of to August 27, 2018, two (2) months after the filing of the relief the debtor duly, represented by an attorney, has not surrender the lease not called to coordinate its surrender not provide the information of a third party in possession in such eventuality making him an accessory to a non-compliance with the Lease Agreement Contract and with the Lease Contract Law of Puerto Rico.

8- On 1984 the Supreme Court of Puerto Rico *arrived to an important conclusion*. In **Teacher’s Annuity vs. Marital Community 115 DPR 277 (1984)**, the Supreme Court held that:

- a. **Novation by substitution of the debtor can only take place with the creditor’s consent. Such consent must be patent and manifest.**
- b. **The legal effect of a novation by substitution of the debtor is radical; it extinguishes the debt realizing the original debtor from all obligations toward the creditor and creates a new obligation with the substitute debtor. Moreover, extinguishment of the debt entails distinguishment of the guaranties and other accessory rights, pursuant to the provisions of art.**
- c. **in order to produced novation by substitution of the debtor, the creditor’s consent must be certain and positive and must be given with the deliberate purpose of releasing the original debtor from his obligations and allocating them fully upon the new debtor.**
- d. Furthermore, the Court held that, *where applicable*, **the mere acceptance by the creditor of payments made by an alleged new debtor is not the certain and positive manner by which to infer the creditor’s deliberate purpose of accepting the new debtor and thus, producing the novation by substitution of the debtor.**

9- To qualify for confirmation under Chapter 13, Debtor has to satisfy the requirements set forth in 11 USC §1325(a) (3) of the Code. Therefore, a Plan’s must be filed in good faith.

10- In evaluating whether a plan has been proposed in good faith under 11 USC §1325[a][3], the bankruptcy court should look to the totality of the circumstances, including: [1] the amount of the debtor’s income from all sources, [2] the living expenses of the debtor and dependents, [3] amount of attorney’s fees, [4] the probable expected duration of the debtor’s plan, [4] the probable or expected duration of the debtor’s plan, [5] the debtor’s motivations and sincerity

seeking chapter 13, [6] the debtor's degree of effort, [7] the debtor's ability to earn and the likelihood of fluctuation in earnings, [8] the special circumstances such as inordinate medical expenses, [9] the frequency with which the debtor has sought bankruptcy relief, [10] the circumstances under which the debtor has contracted debts and demonstrate bona fide, or lack of the same, in dealings with creditors, and [11] the burden which the plan's administration would place on the trustee. *In re Young*, 237 F.3d 2268 [10th Cir. 2001], *Matter of Love*, 957 F2nd. 1350 [7th Cir. 1992]

11- Under Title 11 USC §365(b) (1) if there has been a default in an executory contract or unexpired lease of the debtor, the trustee may not assume such contract or lease unless, at the time of assumption of such contract or lease, the Trustee- (A) cures, or provides adequate assurance that the trustee will promptly cure, such default; (B) compensates, or provides adequate assurance that the trustee will promptly compensate a party other than the debtor to such contract, or lease, for any actual pecuniary loss to such party of future performance under such contract or lease.

12- The trustee must demonstrate the ability to cure defaults under the contract and make future payments. *In re Superior Toy and Manufacturing Co.*, 78 F3d. 1169 (7th Cir. 1996)

13- Debtor(s) Ms. Adelia Melendez Burgos of his own free, conscious, and intelligent will signed a personal security interest on March 31, 2016. And, after, disclosing her intention to surrender the personal lease; seventeen (17) days has transpired after the filing of the PCM plan and still the debtor has not surrender the collateral not coordinate for its surrender nor provided the information of a third party in possession in such eventuality. To that effect, the debtor must take notice that the transfer the property; where he does not own the title, and without creditors consent, to a third party is prohibited under the contract and Estate law. (*Puig Brutau, Fundamentos del Derecho Civil, Ed. Bosch, Barcelona, Book II, Volume I, 1978*) That said contract expressly prohibits the transfer, sale, etc. of the collateral account. That under the laws of Puerto Rico Debtor could have surrendered the collateral directly to the Lessor - Creditor, instead of transferring or slaying the account to a Third Party, in violation of the laws of Puerto Rico, and in default of the written contact. (*Title 33 Laws of Puerto Rico, Annotated—, as amended on 2004*). ***It will incurred felony in the fourth degree any person who fraudulently: (a) induces another to an act or omission that affects the rights or interests over personal property or real property of said person, the State, or a third party, in their perjury. (b) incurs in an act or omission that affects the rights or interests over personal property or real property of said person, the State, or a third party. (Law No. 149, of June 4, 2004, as amended, and Title 33 LPR Article 201)*** A felony in the fourth grade will entail the imposition of reclusion for a fix term of natural years of not less than six (6) months and one (1) day, and not higher than three (3) years. The person may be granted conditional liberty by the Parroll Board after the compliance of half of the term.

14- Federal Rule of Evidence 803 provides that the following are not excluded by the hearsay rule, even though the declarant is available as witness:

... (6) On Records of Regularly Conducted Activity. A memorandum, report, record, or data compilation, in any form, of acts, events, conditions, opinions, or diagnoses, made at or near the time by, or from information transmitted by, a person with knowledge, if kept in the course of a regularly conducted business activity, and if it was the regular practice of that business activity to make the memorandum, report, record, or data, compilation, all as shown by testimony of the custodian or other quantified witness, unless the source of information or the method or circumstances of preparation indicate lack of trustworthiness. The term "business" as used in this paragraph includes business, institution, association, profession, occupation, and calling of every kind, whether or not conducted for profit.

15- A Court can enter a order dismissing the present case pursuant Title 11 USC §1307(c)(1) on *Unreasonable delay by debtor that is prejudicial to Creditors*, (5) *denial of confirmation of a plan under 1325 of this title and denial of a request made for additional time for filing another plan or a modification of a plan*, 11 USC §1326 (a) (1) *Unless the court orders otherwise, the debtor shall commence making the payments proposed by a plan within 30 days after the plan is filed, payments not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier, and (6) on Material default by the debtor with respect to a term of a confirmed plan, and Title 11 USC §1324 (b) on hearing of confirmation that shall to be held not earlier than 20 days and not later than 45 days after the date of the meeting of creditors under section 341 (a).*

16- As of to August 24, 2016 the personal lease under account 6234 has not been surrendered and the account already NINE (9) post-petition for \$4,526.56 dollars. See, Attachment B and C.

17- While it is true that under certain circumstances, bankruptcy debtors may alter terms of contracts, 11 USC §1322(b) (2), there is no basis in the Bankruptcy Code *for altering the parties to the contract or another party's contract.* In re Washington, 137 BR 748 (Bkcy. E. D. Ark. 1992)

16- Movant requests an order from the Court for the debtor to surrender the property at once, with no further delay or case to be dismissed.

18- Pursuant to the Service Members Civil Relief Act: - the data banks of the Department of the Defense Manpower Data Center confirmed that the debtor(s) is (are) not member(s) of the Uniformed Services (US Armed Forces, Navy, Marine Corps, Air Force, NOAA, Public Health, and Cost Guard.) See, Attachment D

WHEREFORE, First Leasing and Rental Corporation respectfully requests from this Honorable Court to order Debtor to lift the stay in favor of Movant, for Movant to proceed with the repossession of the unit, or to surrender the collateral subject to the lease **at once** with no further delay.

RESPONSE TIME NOTICE

Within thirty (30) days after service as evidenced by the certification, and additional three (3) days pursuant to Fed. R. Bankr. P. 9006 (f) if you were served by mail, any party against whom this paper has been served, or any party to the action who objects to the relief sought herein, shall

serve and file an objection or other appropriate response to this paper with the Clerk's Office Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

Rule 9013-1 (h)

CERTIFICATE OF SERVICE

I hereby certify that on this same date a true and correct copy of the present motion was sent by CM/ECF to the Chapter 13 Trustee, JOSE CARRION MORALES and to the Attorney for Debtors at the address on record, Atty. ROBERTO FIGUEROA CARRASQUILLO, and to the Debtor(s) at the address on record by first class mail, ADELICIA MELENDEZ BURGOS, at ALTOS DE LA FUENTE, E2 STREET 2, CAGUAS, PUERTO RICO 00725, and to Creditors disclosed under the List of Creditors.

In San Juan, Puerto Rico this the 27th day of August, 2018

By: //s//**MARIA M. BENABE-RIVERA**
Attorney for Movant - US - DC 208906
PO Box 9146, Santurce, P.R. 00908-0146
Tel. (787) 729-8324/Fax No. (787) 729-8323
maria.benabe@firstbankpr.com

[Rev. 04/04/2011]

Attachment A

[illegible]

DISTRIBUTION OF PLAN PAYMENTS BY MONTH

[illegible]

[illegible]

IN THE UNITED STATES BANKRUPTCY COURT

IN RE: ADELICIA MELENDEZ BURGOS
DEBTOR (S)
FIRSTBANK PUERTO RICO
MOVANT
VS.
RESPONDENT (S)

Case No. 16-03855
Chapter: 13

Index

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> | of acts against property under 11 USC 362 (D) (2) |
| <input checked="" type="checkbox"/> | of acts against property under 11 USC 365 (D) (2) |
| <input type="checkbox"/> | of other acts under 11 USC (D) (1) 1307 |
| <input type="checkbox"/> | of co-debtor stay under 11 USC 1201 (c) (2) or 1301 (c) (2) |

Creditor: Movant

Account Number: XXXXXX6234

**STATEMENT OF AMOUNT DUE INCLUDING A BREAKDOWN
IN THE FOLLOWING CATEGORIES**

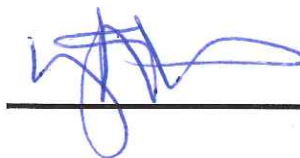
As of Date:

Per Diem Interest:

- | | |
|------------------------------|--------------------|
| 1. Principal Balance Due: | \$13,940.18 |
| 2. Interest Due: From: | |
| 3. Late Charges Due: | |
| 4. Advance for: Taxes | |
| Others charges | |
| 5. Attorneys cost & fees | |
| 6. Any other charge (Motion) | |
| 7. Total | <u>\$13,940.18</u> |

I, Yvette Huertas, Assistant Vice President of Firstbank Puerto Rico declares under penalty of perjury the laws of the United States that the foregoing is true and correct.

In San Juan, Puerto Rico this August 27, 2018.



Attachment B

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

ADELICIA MELENDEZ BURGOS

DEBTOR (S)

FIRSTBANK PUERTO RICO
MOVANT

VS.

RESPONDENT (S)

Case No. 16-03855

Chapter: 13

STATEMENT OF INSTALLMENTS DUE
COST AND ATTORNEY'S FEES OWED ON PERSONAL LOANS
CONDITIONAL SALES CONTRACT NUMBER:

XXXXXX6234

As of August 27, 2018

A. PRE-PETITION

0 Monthly installments of \$ - Due \$ -

0 Monthly installments of \$ - Due \$ -

Total pre-petition installments and
late charges due \$ -

B. POST-PETITION

9 Monthly installments of \$ 479.00 Due \$ 4,311.00

9 Monthly installments of \$ 23.95 Due \$ 215.55

Total post-petition installments and
late charges due \$ 4,526.55

C. ATTORNEYS FEES

**TOTAL INSTALLMENTS DUE, COST AND
ATTORNEYS FEES OWED**

CTL2 001 CTL3 000 CTL4 0000 ACCT xxxxxxxxxxxx6234 EFF DATE 08/27/18
CTL2 000 CTL3 000 CTL4 0000 CUST PART NONACCRL
***** RATES ***** PRECOMPUTED - ADD ON
PAYOFF 13940.18 AUTO DR N
ORIG LOAN AMT 22992.00 CURR RATE 10.00000000 PROD TYPE A781
ORIG PROCEEDS 17993.68 ORIG RATE 10.00000000 PRIM OFFICER 567
LT CHG DUE 235.91 PER DIEM 0.00000000 GL KEY 070010001 21
FEES DUE 0.00 ***** DATES ***** CALL CODE 06B0
CURRENT PRIN 13887.41 CONTRACT DATE 03/31/16 ***** REPAYMENTS *****
CURRENT INT 662.14- CURR MATURITY 04/05/20 CURR TERM 48
SCH PYMT AMT 479.00 CLOSED DATE PYMTS MADE 19
CUR PYMT AMT 479.00 SCHED DUE DATE 09/05/18 PYMTS REM 29
PAST DUE AMT 4191.25 OLDEST DUE DATE 12/05/17 MONTHS EXTD 0 REN 000
PARTIAL PAID 119.75 LAST MAINT DT 07/10/18 YTD INT COL 397.29-
***** LST BAL CHG DT 04/02/18 INT COL PRV 1359.14
***** CREDIT HIST *****
ADELICIA MELENDEZ-BURGOS 011 016 030 060 090 000
URB ALTOS DE LA FUENTE 008 006 004 001 009 001
E2 CALLE 2 COLLATERAL
CAGUAS PR 00727-7309 CODE: AUTO
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PF1-NEXT STAT PF2-PREV STAT PF3-ADDL INFO
AMPCGIS1 AM7294 I: FIRST STATUS DISPLAYED LAST

CTL2 001 CTL3 000 CTL4 0000 ACCT xxxxxxxxxx6234 MELENDEZ-BURG
START DATE 02/05/18

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	02/05/18	7070 MOVE TO NONACCR	487.90	14,366.41
	02/05/18	7072 INC NON RECVY	487.90	14,366.41
	02/21/18	2983 USER DAG UPD	MULTIPLE FIELDS	
	02/21/18	7011 FEE ASSESSMENT	23.95	14,366.41
	03/21/18	7011 FEE ASSESSMENT	23.95	14,366.41
	03/30/18	2013 USER-AMT2 UPDAT	MULTIPLE FIELDS	
	04/02/18	8080 PAY BY PHONE	502.95	13,887.41
	04/18/18	2983 USER DAG UPD	MULTIPLE FIELDS	
	04/23/18	7011 FEE ASSESSMENT	23.95	13,887.41
	05/21/18	7011 FEE ASSESSMENT	23.95	13,887.41
	06/21/18	7011 FEE ASSESSMENT	23.95	13,887.41
	07/10/18	2983 USER DAG UPD	MULTIPLE FIELDS	
	07/23/18	7011 FEE ASSESSMENT	23.95	13,887.41
	08/21/18	7011 FEE ASSESSMENT	23.95	13,887.41

PF2-NEXT PAGE PF3-PREV PAGE PF6-SELECT

Page: 1 Document Name: Carmen Maysonet
Case 16-03855-BKT Filed 08/27/18 Entered 08/27/18 15:36:05 Desc: Main Document Page 15 of 19
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CUR
CTL2 001 CTL3 000 CTL4 0000 ACCT xxxxxxxxxxxx6234 EFF DATE 08/24/18
CTL2 000 CTL3 000 CTL4 0000 CUST PART NONACCRL
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ORIG LOAN AMT 22992.00 CURR RATE 10.0000000 PROD TYPE A781
ORIG PROCEEDS 17993.68 ORIG RATE 10.0000000 PRIM OFFICER 567
LT CHG DUE 235.91 PER DIEM 0.0000000 GL KEY 070010001 21
FEES DUE 0.00 ***** DATES ***** CALL CODE 06B0
CURRENT PRIN 13887.41 CONTRACT DATE 03/31/16 ***** REPAYMENTS *****
CURRENT INT 662.14- CURR MATURITY 04/05/20 CURR TERM 48
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CUR PYMT AMT 479.00 SCHED DUE DATE 09/05/18 PYMTS REM 29
PAST DUE AMT 4191.25 OLDEST DUE DATE 12/05/17 MONTHS EXTD 0 REN 000
PARTIAL PAID 119.75 LAST MAINT DT 07/10/18 YTD INT COL 397.29-
***** LST BAL CHG DT 04/02/18 INT COL PRV 1359.14
ADELICIA MELENDEZ-BURGOS ***** CREDIT HIST *****
URB ALTOS DE LA FUENTE 011 016 030 060 090 000
E2 CALLE 2 COLLATERAL 008 006 004 001 009 001
CAGUAS PR 00727-7309 CODE: AUTO
PH () (787) 344-7885 DESC: #REFI12170145690
PF1-NEXT STAT PF2-PREV STAT PF3-ADDL INFO
AMPCGIS1 AM7294 I: FIRST STATUS DISPLAYED LAST

Date: 08-24-2018 Time: 14:59:00.54

Verificado, al momento no se ha

Hecho

8-24-18

[Signature]

Attachmat C

CUR *ACCT MSG*
CTL2 001 CTL3 000 CTL4 0000 ACCT xxxxxxxxxxxx6234 MELENDEZ-BURG
START DATE 02/05/18

OPT: A=ACCRUED SINCE LAST TRAN, C=CAPTURE, R=REVERSAL, S=SPECIFIC, H=SPLIT HIST
D=DISPUTED ITEM STATUS CHG

OPT	EFF DATE	TRAN DESCRIPTION	TRAN AMOUNT	POST BALANCE
	02/05/18	7070 MOVE TO NONACCR	487.90	14,366.41
	02/05/18	7072 INC NON RECVY	487.90	14,366.41
	02/21/18	2983 USER DAG UPD	MULTIPLE FIELDS	
	02/21/18	7011 FEE ASSESSMENT	23.95	14,366.41
	03/21/18	7011 FEE ASSESSMENT	23.95	14,366.41
	03/30/18	2013 USER-AMT2 UPDAT	MULTIPLE FIELDS	
	04/02/18	8080 PAY BY PHONE	502.95	13,887.41
	04/18/18	2983 USER DAG UPD	MULTIPLE FIELDS	
	04/23/18	7011 FEE ASSESSMENT	23.95	13,887.41
	05/21/18	7011 FEE ASSESSMENT	23.95	13,887.41
	06/21/18	7011 FEE ASSESSMENT	23.95	13,887.41
	07/10/18	2983 USER DAG UPD	MULTIPLE FIELDS	
	07/23/18	7011 FEE ASSESSMENT	23.95	13,887.41
	08/21/18	7011 FEE ASSESSMENT	23.95	13,887.41

PF2-NEXT PAGE PF3-PREV PAGE PF6-SELECT

Department of Defense Manpower Data Center

Results as of: Aug-27-2018 11:48:28 AM

SCRA 4.6



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-8102
 Birth Date:
 Last Name: MELENDEZ BURGOS
 First Name: ADELICIA
 Middle Name:
 Status As Of: Aug-27-2018
 Certificate ID: KZP5VZ6R2XZ3YLX

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
 Department of Defense - Manpower Data Center
 400 Gigling Rd.
 Seaside, CA 93955

Label Matrix for local noticing
0104-3
Case 16-03855-BKT13
District of Puerto Rico
Old San Juan
Fri Aug 24 16:33:50 AST 2018

FIRSTBANK PR
PO BOX 9146
SAN JUAN, PR 00908-0146

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

American Express Bank FSB
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Amex
PO Box 297871
Fort Lauderdale, FL 33329-7871

BOLIVAR ARBOLEDA
URB ALTOS DE LA FUENTE
E2 Calle 2
Caguas, PR 00727-7309

COOPERATIVA A/C LAS PIEDRAS
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LAS PIEDRAS PR 00771-0414

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Coop De A/C Las Piedras
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Las Piedras, PR 00771-0252

DEPARTMENT OF TREASURY
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SAN JUAN, PR 00902-4140

Departamento de Hacienda
PO Box 9024140
San Juan, PR 00902-4140

FIRST BANK
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION-(CODE 248)
PO BOX 9146, SAN JUAN,PR. 00908-0146

Firstbank Puerto Rico
PO Box 11856
San Juan, PR 00910-3856

Firstbank Puerto Rico
PO Box 9146
San Juan, PR 00908-0146

Island Finance
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San Juan, PR 00936-8604

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Juncos, PR 00777-1004

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WARREN, MI 48090-2011

SANTANDER FINANCIAL D/B/A ISLAND FINANCE
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SAN JUAN PR 00919-5369

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133200 Smith Rd
Cleveland, OH 44130

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Orlando, FL 32896-5007

Synch/tjx Cos Dc
PO Box 965005
Orlando, FL 32896-5005

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk VA 23541-1021

Synchrony Bank
c/o Recovery Management Systems Corp
25 SE 2nd Ave Suite 1120
Miami FL 33131-1605

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CAGUAS, PR 00725-5805

ALEJANDRO OLIVERAS RIVERA
ALEJANDRO OLIVERAS CHAPTER 13 TRUS
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SAN JUAN, PR 00902-4062

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems LLC
PO Box 7999
St Cloud, MN 56302-9617

(d)JEFFERSON CAPITAL SYSTEMS LLC
PO Box 7999
St Cloud MN 56302

End of Label Matrix	
Mailable recipients	27
Bypassed recipients	0
Total	27